



800 2137
A31510-A - 072817.0155
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Everett et al. Customer No.: 21003
Serial No.: 09/932,013 Examiner: Smithers, Matthew B.
Filed: August 17, 2001 Group Art Unit: 2137
For: SECURE MULTIPLE APPLICATION
CARD SYSTEM AND PROCESS

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States
Postal Service as first class mail in an envelope addressed to:
Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

March 24, 2005
Date of Deposit

Robert C. Scheinfeld
Attorney Name


Signature

31,300
PTO Reg. No.

March 24, 2005
Date of Signature

RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit this response to the Office Action dated January
13, 2005. Applicants appreciate the withdrawal of the Examiner's previous rejection and address
below the Examiner's objection and new ground of rejection made in view of U.S. patent
6,317,832.

With regard to the Examiner's objection, although claims 1 and 3 may not differ
substantially from each other, and although claims 2 and 4 may not differ substantially from each

other, they are not identical. Therefore, applicants request that the Examiner withdraw his objection.

With regard to the Examiner's rejection, although the applicants disagree with the Examiner's characterization regarding claim scope, the applicants hereby submit an appropriate Terminal Disclaimer to overcome the Examiner's double patenting rejection.

Accordingly, the applicants respectfully submit that the above-referenced application and its pending claims are in condition for allowance and such action is earnestly requested.

Respectfully submitted,



Robert C. Scheinfeld
Patent Office Reg. No. 31,300

BAKER BOTTS L.L.P.
30 Rockefeller Plaza
New York, New York 10112-4498

Attorneys for Applicants
(212) 408-2512